

United States Bankruptcy Court

Eastern District of Texas

Case No. 02-92340

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Janice Elaine Williams
Rt. 7 Box 2437
Lufkin, TX 75904

Social Security No.:

xxx-xx-7501

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code). The attorney for the debtor is also authorized to withdraw all sums remaining in any retainer held under LBR 2016.

BY THE COURT

Dated: 10/30/07

Bill Parker
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.*]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor, vessel, or aircraft vehicle while intoxicated;
- e. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- f. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0540-9
Case: 02-92340

User: brittens
Form ID: 13Y

Page 1 of 2
Total Served: 38

Date Rcvd: Oct 30, 2007

The following entities were served by first class mail on Nov 01, 2007.

db Janice Elaine Williams, Rt. 7 Box 2437, Lufkin, TX 75904
cr Angelina County, c/o Linebarger, Goggan, Blair, Pena, P.O. Box 3064,
Houston, TX 77253-3064
2966434 +Angelina CAD, P.O. Box 2357, Lufkin, TX 75902-2357
2966435 +Angelina Councv TAG, P.O. Box 1344, Lufkin, TX 75902-1344
3048772 +Angelina County, c/o John P. Dillman, Linebarger, Goggan, Blair, Pena &, Sampson, LLP,
P.O. Box 3064, Houston, TX 77253-3064
2966436 +Atty Cen TX Tax Div Bkrptcy, Capitol Station, Box 12548, Austin, TX 78711-2548
2966439 +Clear Lake Family Physicians, 14903 El Camino Real, Houston, TX 77062-2699
3066022 +Conseco Finance Servicing Corp., c/o James W. King, 6420 Wellington Place,
Beaumont, TX 77706-3206
2966441 +Dr. Gary Randall, #1 Medical Ctr. Blvd., Lufkin, TX 75904-3173
2966442 +First Choice Power, P.O. Box 901036, Fort Worth, TX 76101-2036
2966444 +GC Services, Ltd., P.O. Box 3724, Knoxville, TN 37927-3724
2966445 +Gallery Furniture, c/o Citifinancial Retail, P.O. Box 221309, Charlotte, NC 28222-1309
2966446 +Huntington State Bank, P.O. Box 1090, Huntington, TX 75949-1090
2966450 NCO Financial, P.O. Box 41457, Philadelphia, PA 19101-1457
2966451 NW & P, P.O. Box 30164, Tampa, FL 33630-3164
2966452 +National Collection Consult., P.O. Box 94410, No. Little Rock, AR 72190-4410
3048801 +Retailers National Bank, c/o The Creditor's Rights & Bankrup,
Division of Phillips & Cohen Ass., Ltd., 695 Rancocas Rd, Suite 101,
Westampton, NJ 08060-5626
2966453 +SW Bell, P.O. Box 3025, Houston, TX 77253-3025
2966455 Sears Credit, P.O. Box 818017, Cleveland, OH 44181-8017
3000744 +Sears Roebuck and Co., PO Box 3671, Des Moines, IA 50323-0671
2966456 +State Comptroller - Texas, Capitol Station, Austin, TX 78774-0001
2966459 +United States Attorney, Eastern District of Texas, 350 Magnolia, Suite 150,
Beaumont, TX 77701-2254

The following entities were served by electronic transmission on Oct 31, 2007.

cr EDI: RESURGENT.COM Oct 31 2007 04:26:00 LVNV Funding LLC, %Resurgent Capital Services,
P.O. Box 10587, Greenville, SC 29603-0587
3008330 EDI: BANKAMER.COM Oct 31 2007 04:26:00 Bank of America, P.O. Box 2278,
Norfolk, VA 23501-2278, 800-671-2215
2966437 EDI: BANKAMER.COM Oct 31 2007 04:26:00 Bank of America Credit, P.O. Box 53132,
Phoenix, AZ 85072-3132
3048806 +EDI: CAPITALONE.COM Oct 31 2007 04:26:00 Capital One Bank, P.O. Box 85167,
Richmond, VA 23285-5167, 1-800-846-9966
2966438 EDI: CAPITALONE.COM Oct 31 2007 04:26:00 Capitol One, P.O. Box 60000,
Seattle, WA 98190-6000
2966440 EDI: TSYS.COM Oct 31 2007 04:26:00 Conseco Finance, P.O. Box 6172,
Rapid City, SD 57709-6172
2966443 EDI: FORD.COM Oct 31 2007 04:26:00 Ford Motor Credit, P.O. Box 152271,
Irving, TX 75015-2271
2984340 +EDI: FORD.COM Oct 31 2007 04:26:00 Ford Motor Credit Co., P.O. box 537901,
Livonia, MI 48153-7901, 1-800-955-8532
2999678 EDI: TSYS.COM Oct 31 2007 04:26:00 Conseco Finance Servicing Corp.,
Attn: MHD Bankruptcy Dept., P.O. Box 6154, Rapid City, SD 57709-9858
2966445 +EDI: CITICORP.COM Oct 31 2007 04:26:00 Gallery Furniture, c/o Citifinancial Retail,
P.O. Box 221309, Charlotte, NC 28222-1309
2966447 EDI: IRS.COM Oct 31 2007 04:26:00 Internal Revenue Service, P. O. Box 21126,
Philadelphia, PA 19114
4767475 EDI: RESURGENT.COM Oct 31 2007 04:26:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
2966449 +EDI: TSYS.COM Oct 31 2007 04:26:00 Lowe's, P.O. Box 105985, Atlanta, GA 30348-5985
3004691 +EDI: TSYS.COM Oct 31 2007 04:26:00 Sam's Club, GE Capital, P.O. Box 103104,
Roswell, GA 30076-9104, 800-261-7401
2966454 +EDI: TSYS.COM Oct 31 2007 04:26:00 Sams Club, P.O. Box 105960 Dept. 77,
Atlanta, CA 30348-5960
2966455 EDI: SEARS.COM Oct 31 2007 04:26:00 Sears Credit, P.O. Box 818017,
Cleveland, OH 44181-8017
3000744 +EDI: SEARS.COM Oct 31 2007 04:26:00 Sears Roebuck and Co., PO Box 3671,
Des Moines, IA 50323-0671
2966457 EDI: WTRRN BANK.COM Oct 31 2007 04:26:00 Target, c/o Retailers National Banc,
P.O. Box 59231, Minneapolis, MN 55459-0231
2966458 +E-mail/Text: redpacer@twc.state.tx.us Texas Employment Commission,
TEC Bldg., Tax Dept., Austin, TX 78778-0001

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Conseco Finance Servicing Corp., c/o James W. King, 6420 Wellington Place,
Beaumont, TX 77706-3206
cr* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: Internal Revenue Service, P. O. Box 21126,
Philadelphia, PA 19114)
2966448* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: Internal Revenue Service, P. O. Box 21126, Philadelphia, PA 19114)
TOTALS: 0, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0540-9
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Form ID: 13Y

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***** BYPASSED RECIPIENTS (continued) *****

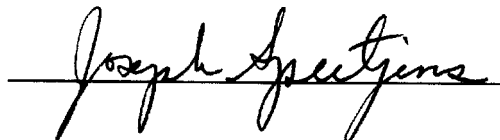
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2007

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.